THE REAL MAN

By FRANCIS LYNDE

The Hidden Power

Most of us never learn what great powers lie undeveloped within our mind and body. We go through life working at about fifty per cent pressure. Unless there come a crisis which calls out to duty the last ounce of bodily strength and the most acute mental energy, we go to the end of life's string knowing not how much of the Creator's gift we have neglected and let go to waste.

"The Real Man" is the story of a young fellow who had the good fortune to face a real crisis when he was twenty-five years old. It called out his entire reserve of strength and courage. For 25 years there existed a strong person, hide-bound, soft-shrouded. Then came the blow-off! The real man stepped out of that strong manifest and showed the stuff that was in him. It was great stuff, too.

All of you will enjoy "The Real Man." It will entertain. It will provoke serious thought. It may lead you to examine the inside of your shell of life in search of the real man or the real woman. It may help you to discover a way to work at higher pressure than fifty per cent—and if you do, you'll know the secret that has made men famous throughout the world's history.

THE EDITOR.

CHAPTER I.

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Bank Cashier and Society Man.

It was ten minutes of eight when J. Montague Smith had driven his runabout to its garage and was hastening across to his suite of bachelor apartments in the Kincaid terrace. There was reason for the haste. It was his regular evening for calling upon Miss Verda Richlander, and time pressed.

The proverbial beatitudes had chosen a fit subject for their illustration in the young cashier of the Lawrenceville Bank and Trust. From his earliest recollections Montague Smith had lived the life of the well-behaved and the conventional. He had his niche in the Lawrenceville social structure, and another in the small-city business world, and he filled both to his own satisfaction and to the admiration of all and sundry. Ambitions, other than to take promotions in the bank as they came to him, and, eventually, to make money enough to satisfy the demands which Josiah Richlander might make upon a prospective son-in-law, had never troubled him. An extremely well-balanced young man his fellow townsmen called him, one of whom it might safely be predicted that he would go straightforwardly on his way to reputable middle life and old age; moderate in all things, impulsive in none.

Even in the affair with Miss Richlander sound common sense and sober second thought had been made to stand in the room of supersentiment. Smith did not know what it was to be violently in love; though he was a charter member of the Lawrenceville Athletic club and took a certain pride in keeping himself physically fit and up to the mark, it was not his habit to be violent in anything. Lawrenceville expected its young men and young women to marry and "settle down," and J. Montague Smith, figuring in a modest way as a leader in the Lawrenceville youngest set, was far too conservative to break with the tradition, even if he had wished to. Miss Richlander was desirable in many respects. Her father's ample fortune had not come early enough or rapidly enough to spoil her. In moments when his feeling for her achieved its nearest approach to sentiment the conservative young man perceived what a graciously resplendent figure she would make as the mistress of her own house and the hostess at her own table.

Smith snapped the switch of the electrics and began to lay out his evening clothes, methodically but with a certain air of calm deliberation, inserting the buttons in the waistcoat, choosing hose of the proper thinness, rummaging a virgin tie out of its box in the top dressing-case drawer.

It was in the search for the tie that he turned up a mute reminder of his nearest approach to any edge of the real chasm of sentiment: a small glove, somewhat soiled and use-worn, with a tiny rip in one of the fingers. It had been a full year since he had seen the glove or its owner, whom he had met only once, and that entirely by chance. The girl was a visitor from the West, the daughter of a ranchman, he had understood; and she had been stopping over with friends in a neighboring town. Smith had driven over one evening in his runabout to make a call upon the daughters of the house, and had found a lawn party in progress, with the western visitor as the guest of honor.

Acquaintance—such an acquaintance as can be achieved in a short social hour—had followed. At all points the bewitching young woman from the wilderness had proved to be a mocking critic of the commonplace conventions, and had been moved to pillory the same in the person of her momentary entertainer. Some thrills this young person from the wide horizons had stirred in him were his only excuse for stealing her glove. There remained now nothing of the clashing encounter at the lawn party save the soiled glove, a rather obscure memory of a face too pronounced and attractive to be cheapened by the word "pretty;" these and a thing she had said at the moment of parting: "Well, I am going back home very soon. I don't like your smug middle West civilization, Mr. Smith—it smothers me. I don't wonder that it breeds men who live and grow up and die without ever having a chance to find themselves."

Some day, perhaps, he would tell Verda Richlander of the sharp-tongued little Western beauty. Verda—and all sensible people—would smile at the idea that he, John Montague Smith, was of those who had not "found" themselves, or that the finding—by which he had understood the Western young woman to mean something radical and upsetting—could in any way be forced upon a man who was old enough and sane enough to know his own lengths and breadths and depths.

He was stripping off his coat to dress when he saw two letters which had evidently been thrust under the door during his absence at supper time. One of the envelopes was plain, with his name scribbled on it in pencil. The other bore a typewritten address with the card of Westfall Foundries company in its upper left-hand corner. Smith opened Carter Westfall's letter first and read it with a little twinge of shocked surprise, as one reads the story of a brave battle fought and lost.

"Dear Monty," it ran. "I have been trying to reach you by phone off and on ever since the adjournment of our stockholders' meeting at three o'clock. We, of the little inside pool, have got it where the chicken got the ax. Richlander had more proxies up his sleeve than we thought he had, and he has put the steam roller over us to a finish. He was able to vote 55 per cent of the stock straight, and you know what that means: a consolidation with the Richlander foundry trust, and the hearse and white horses for yours truly and the minority stockholders. We're dead—dead and buried.

"Of course, I stand to lose everything, but that isn't all of it. I'm horribly anxious for fear you'll be tangled up personally in some way in the matter of that last loan of $100,000 that I got from the Bank and Trust. You will remember you made the loan while Dunham was away, and I am certain you told me you had his consent to take my Foundries stock as collateral. That part of it is all right, but, as matters stand, the stock isn't worth the paper it is printed on, and—well, to tell the bald truth, I'm scared of Dunham. Brickley, the Chicago lawyer they have brought down here, tells me that your bank is behind the consolidation deal, and if that is so, there is going to be a bank loss to show up on my paper, and Dunham will carefully cover his tracks for the sake of the bank's standing.

"It is a hideous mess, and it has occurred to me that Dunham can put you in bad, if he wants to. When you made that $100,000 loan, you forgot—and I forgot for the moment—that you own ten shares of Westfall Foundries in your own name. If Dunham wants to stand from under, this might be used against you. You must get rid of that stock, Monty, and do it quick. Transfer the ten shares to me, dating the transfer back to Saturday. I still have the stock books in my hands, and I'll make the entry in the record and date it to fit. This may look a little crooked, on the surface, but it's your salvation, and we can't stop to split hairs when we've just been shot full of holes.

"WESTFALL."

Smith folded the letter mechanically and thrust it into his pocket. Carter Westfall was his good friend, and the cashier had tried, unofficially, to dissuade Westfall from borrowing after he had admitted that he was going to use the money in an attempt to buy up the control of his own company's stock. Smith was thinking of the big bank loss and the hopeless ruin of Carter Westfall when he tore the second envelope across and took out the inclosed slip of scratch-paper. It was a note from the president and it was dated within the hour. Mr. Dunham was back in Lawrenceville earlier than expected, and the note had been written at the bank. It was a curt summons; the cashier was wanted, at once.

At the moment, Smith did not connect the summons with the Westfall cataclysm, or with any other untoward thing. Mr. Watrous Dunham had a habit of dropping in and out unexpectedly. Also, he had the habit of sending for his cashier or any other member of the banking force at whatever hour the notion seized him. Smith went to the telephone and called up the Richlander house. The promptness with which the multimillionaire's daughter came to the phone was an intimation that his ring was not entirely unexpected.

"This is Montague," he said, when Miss Richlander's mellifluous "Main four six eight—Mr. Richlander's residence" came over the wire. Then: "What are you going to think of a man who calls you up merely to beg off?" he asked.

Miss Richlander's reply was merciful and he was permitted to go on and explain. "I'm awfully sorry, but it can't very well be helped, you know," Mr. Dunham has returned, and he wants me at the bank. I'll be up a little later on, if I can break away, and you'll let me come. . . . Thank you, ever so much. Good-by."

The Lawrenceville Bank and Trust, lately installed in its new marble-covered quarters, was only four squares distant. As he was approaching the corner Smith saw that there were only two lights in the bank, one in the vault corridor and another in the railed-off open space in front which held the president's desk and his own. Through the big plate-glass windows he could see Mr. Dunham. The president was apparently at work, his portly figure filling the padded swing-chair. He had one elbow on the desk, and the fingers of the uplifted hand were thrust into his thick mop of hair.

Smith had his own keys and he let himself in quietly through the door on the side street. The night-watchman's chair stood in its accustomed place in the vault corridor, but it was empty. To a suspicious person the empty chair might have had its significance; but Montague Smith was not suspicious. The obvious conclusion was that Mr. Dunham had sent the watchman forth upon some errand; and the motive needed not to be tagged as ulterior.

Without meaning to be particularly noiseless, Smith—rubber heels on tiled floor assisting—was unlatching the gate in the counter railing before his superior officer heard him and looked up. There was an irritable note in the president's greeting.

"Oh, it's you, at last, is it?" he rasped. "You have taken your own good time about coming. It's a half-hour and more since I sent that note to your room."

CHAPTER II.

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Metastasis.

Smith drew out the chair from the stenographer's table and sat down. Like the cashiers of many little-city banks, he was only a salaried man, and the president rarely allowed him to forget the fact. None the less, his boy-

"I Am Not Going to Do What You Want."

ish gray eyes were reflecting just a shade of the militant antagonism in Mr. Watrous Dunham's when he said: "I was dining at the Country club with a friend, and I didn't go to my rooms until a few minutes ago."

The president sat back in the big mahogany swing-chair. His face, with the cold, protrusive eyes, the heavy lips, and the dewlap lower law, was the face of a man who shoots to kill.

"I suppose you've heard the news about Westfall?"

Smith nodded.

"Then you also know that the bank stands to lose a cold hundred thousand on that loan you made him?"

The young man in the stenographer's chair knew now very well why the night-watchman had been sent away. Smith saw the solid foundations of his small world—the only world he had ever known—crumbling to a threatened dissolution.

"You may remember that I advised against the making of that loan when Westfall first spoke of it," he said, after he had mastered the premonitory chill of panic. "It was a bad risk—for him and for us."

"I suppose you won't deny that the loan was made while I was away in New York," was the challenging rejoinder.

"It was. But you gave your sanction before you went East."

The president twirled his chair to face the objector and brought his palm down with a smack upon the desk-slide.

"No!" he stormed. "What I told you to do was to look up his collateral; and you took a snap judgment and let him have the money! Westfall is your friend, and you are a stockholder in his bankrupt company. You took a chance for your own hand and put the bank in the hole. Now I'd like to ask what you are going to do about it."

Smith looked up quickly. Somewhere inside of him the carefully erected walls of use and custom were tumbling in strange ruins and out of the debris another structure, formless as yet, but obstinately sturdy, was rising.

"I am not going to do what you want me to do, Mr. Dunham—step in and be your convenient scapegoat," he said, wondering a little in his inner recesses how he was finding the sheer brutal man-courage to say such a thing to the president of the Lawrenceville Bank and Trust. "I suppose you have reasons of your own for wishing to shift the responsibility for this particular loss to my shoulders. But whether you have or haven't, I decline to accept it."

The president tilted his chair and locked his hands over one knee.

"It isn't a question of shifting the responsibility, Montague," he said, dropping the bullying weapon to take up another. "The loan was made in my absence. You have taken the bank's money to bolster up a failing concern in which you are a stockholder. Go to any lawyer in Lawrenceville—the best one you can find—and he'll tell you exactly where you stand."

While the big clock over the vault entrance was slowly ticking off a full half-minute the young man whose future had become so suddenly and so threateningly involved neither moved nor spoke, but his silence was no measure of the turmoil of conflicting emotions and passions that were rending him.

"I may not prove quite the easy mark that your plan seems to presuppose, Mr. Dunham," he returned at length, trying to say it calmly. "Just what are you expecting me to do?"

"Now you are talking more like a grown man," was the president's crusty admission. "You are in a pretty bad boat, Montague, and that is why I sent for you tonight."

"Well?" said the younger man.

"You can see how it will be. If I can say to the directors that you have already resigned—and if you are not where they can too easily lay hands on you—they may not care to push the charge against you. There is a train west at ten o'clock. If I were in your place, I should pack a couple of suitcases and take it. That is the only safe thing for you to do. If you need any ready money—"

It was at this point that J. Montague Smith rose up out of the stenographer's chair and buttoned his coat.

"'If I need any ready money,'" he repeated slowly, advancing a step toward the president's desk. "That is where you gave yourself away, Mr. Dunham. You authorized that loan, and did it because you were willing to use the bank's money to put Carter Westfall in the hole so deep that he could never climb out. Now, it seems, you are willing to bribe the only dangerous witness. I don't need money badly enough to sell my good name for it. I shall stay right here in Lawrenceville and fight it out with you!"

The president turned abruptly to his desk and his hand sought the row of electric bell-pushes. With a finger resting upon the one marked "police," he said: "There isn't any room for argument, Montague. You can have one more minute in which to change your mind. If you stay, you'll begin your fight from the inside of the county jail."

Now there had been nothing in John Montague Smith's well-ordered quarter century of boyhood, youth, and business manhood to tell him how to cope with the crude and savage emergency which he was confronting. But in the granted minute of respite something within him, a thing as primitive and elemental as the crisis with which it was called upon to grapple, shook itself awake. He stepped quickly across the intervening space and stood under the shaded desk light within arm's reach of the man in the big swing-chair.

"You have it all cut and dried, even to the setting of the police trap, haven't you?" he gritted, hardly recognizing his own voice. "You meant to hang me first and try your own case with the directors afterward. Mr. Dunham, I know you better than you think I do; you are not only a crook—you are a yellow-livered coward, as well! You don't dare to press that button!"

While he was saying it, the president had half risen, and the hand which had been hovering over the bell-pushes shot suddenly under the piled papers in the corner of the desk. When it came out it was gripping the weapon which is never very far out of reach in a bank.

The next installment tells you how Mr. Dunham got the surprise of his crooked life. And J. Montague Smith came to know quickly the value of using all his latent power.

(TO BE CONTINUED.)

Spirited Suit for Out-of-Doors Girl

A steady breeze is blowing from a certain quarter in the world of fashions and all weather vanes in the course of designers point one way. Looking in that direction we discover there is no denying that it is trouserward. From several sources new departures in apparel for the outdoors woman have appeared, and she who plays the role is about to dress the part whether for work or play.

Among these new things the "Rocky Mountain Suit" takes its place as the handsomest. It is made for outings and all sorts of sports where skirts might hamper the freedom of the up-to-date woman. It is cut along most graceful and feminine lines, but it has a little spice in its makeup a sort of soldierly dash and spirit. It breathes an atmosphere of rollicking fun in the mountains or woods, afoot or horseback, or at the wheel of the motor-car.

The Rocky Mountain suit will appeal to the woman who loves to hunt and fish and camp out. It is thoroughly practical and is made in khaki or other equally durable material. The trousers and leggings are in one and the coat is shaped much like a riding coat. It has four very practical pockets, a loose, narrow belt and a collar that is a thing of beauty and a joy forever. It may be turned up to keep the sun off the neck, or buttoned up snugly for warmth, or turned down and out of the way altogether. The sleeves are finished with turned-back cuffs and the suit is trim and shapely.

The blouse must be in keeping with the suit, and might be of linen, pongee or light wool, and of all hats, one like that shown in the picture, of soft felt is the best. It is not likely that sportswomen will be the only ones to wear the Rocky Mountain suit. Women whose business in life calls them to manage the farm, keep bees or poultry, may find it practical.

Dimity Frocks for Summer.

In a summer of dress reminders the wearing qualities of dimity hold an appeal, and the best designers have experimented with this material as well as with gingham. It is, of course, more sheer and cool than the gingham and lends itself to a daintier type of frock, yet it, too, is best when very simply treated. The dotted designs are particularly good, and there are most likable little line checks and plaids, all of these being preferred to the sprigged designs which, though quaint and often lovely, do not fit so well into the summer's scheme.

About the Hats of Midsummer

If some cool-headed and unimpulsive fair lady has not yet been enticed into buying her midsummer dress hat, she may now look about and make her choice without any misgivings. Fashion approves large hats, medium hats, and moderately small hats. It smiles upon leghorns, fine milans, and hats—in black or white—made of crepe georgette or mallines. Fabrics and fabrics combined with straws, are particularly favored, and only beautiful workmanship has a chance of recognition.

Some of the wide brimmed hats are narrower at the front and back than at the sides, these are called "East and West" hats; there are numbers of flat-brimmed models, classed as "sailors," and broad, slightly drooping brims are noted among body hats more particularly.

The next hat to make its appearance will be the hat for outing wear, and along with it the lingerie hat is scheduled to arrive. This tells the story and thereafter headwear will hint of fall.

A graceful leghorn hat is shown in the picture, having the crown and upper brim ornamented with ruffles of narrow satin ribbon and small clusters of flowers connected by long stems, posed in the upper brim. This is a lovely hat for a young woman. A wide-brimmed sailor, of fine milan has an emplacement of georgette crepe on its top crown, extending part way over the wide crown. A wealth of little flat roses and pansies, covers the line between the crepe and straw. The crepe is a light pink with pansies in purple.

An airy hat in white batiste crown covered with shirred crepe georgette and a brim of mallines, turning up at one side. An applique of embroidered batiste and a white fancy feather finishes this very unusual midsummer inspiration.

Julia Bottomley

Sleeveless Wraps.

The fad for sleeveless wraps is chiefly shown in the sports clothes, where sleeveless silk sweaters, sleeveless coats of bright-hued wool velours, sleeveless wool sweaters, sleeveless waistcoats over bodices, etc., are numerous. Elbow-length sleeves multiply as the summer frocks come more and more to the front, but the very short sleeve of certain French models does not appear to have appealed greatly to American fancy.

Transparent Lace Coats Again.

Over a beige satin underdress is a coat which hangs from the shoulders, falling straight and very loose and free from body. This coat is gold and black net. It is elaborately embroidered in gold and is held with a wide girdle. These loose and graceful effects of coat or tunic in transparent net lace or ninon over fitted satin slips are charming for the afternoon or theater.

POOR O